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_		
_ Chapter you are filing under:		
☐ Chapter 7		
☐ Chapter 11		
☐ Chapter 12		
Chapter 13		Check if this an amended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for	Tommy First name S Middle name		Kawana First name
	example, your driver's license or passport).			Middle name
	Bring your picture identification to your meeting with the trustee.	Woolridge, Sr. Last name and Suffix (Sr., Jr., II, III)	_	Woolridge Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	3		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8682		xxx-xx-8362

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Debtor 1 Tommy S Woolridge, Sr. Kawana Woolridge

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	■ I have not used any business name or EINs. Business name(s)				
	EINs	EINs				
Where you live	1731 North Nagel Avenue	If Debtor 2 lives at a different address:				
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
	Cook County	County				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
this district to file for		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain. (See 28 U.S.C. § 1408.)				
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINs Where you live 1731 North Nagel Avenue Chicago, IL 60707 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing this district to file for bankruptcy Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district.				

	Case 10	5-22897	Doc 1	Document	Entere Page 3	ea 07/18/16 2 of 55	10:46:24 Des	sc Main
Deb Deb	tor 1 Tommy S Wool tor 2 Kawana Woolri	•		Document	——		number (if known)	
Part	2: Tell the Court Abo	ut Your Ba	nkruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you a			rief description of each, se go to the top of page 1 and			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Cha	apter 7					
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		■ Cha	apter 13					
8.	How you will pay the fe		about how yo order. If your a pre-printed need to pay The Filing Fee request that but is not requapplies to you	u may pay. Typically, if you attorney is submitting your address. the fee in installments. I e in Installments (Official Fit my fee be waived (You ruired to, waive your fee, an	are paying payment or f you choos orm 103A). may request d may do so nable to pa	the fee yourself, on your behalf, your behalf, your ethis option, sign this option only if only if your incory the fee in installing.	you may pay with cash rattorney may pay with and attach the <i>Applica</i> you are filing for Chapme is less than 150% of ments). If you choose the same that the	r local court for more details n, cashier's check, or money n a credit card or check with ation for Individuals to Pay oter 7. By law, a judge may, of the official poverty line that this option, you must fill out your petition.
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes						
	·		District	Northern District of I	L When	9/04/15	Case number	15-30535
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who i not filing this case with you, or by a business partner, or by an affiliate?	s 🛮 Yes						
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
			Debtor				Relationship to y	-
			Dictrict		Whon		Case number if	known

11. Do you rent your residence?

■ No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Tommy S Woolridge, Sr.

Deb	otor 2 Kawana Woolridg	je			Case number (if known)	
Par	Report About Any Bu	ısinesses	You Own	as a Sole Proprie	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code	
	it to this petition.		Check	the appropriate bo	ox to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	e	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropries deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the process in 11 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am n	ot filing under Char	oter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Own or	· Have Any	Hazardo	us Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat	□ Yes.				
	of imminent and	□ 165.	What is t	he hazard?		
	identifiable hazard to public health or safety?					
	Or do you own any		16 (
	property that needs immediate attention?			iate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?		
					Number, Street, City, State & Zip Code	

Debtor 1

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Debtor 1 Tommy S Woolridge, Sr.
Debtor 2 Kawana Woolridge

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

] Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-22897 Doc 1 Filed 07/18/16 Entered 07/18/16 10:46:24 Desc Main Document Page 6 of 55

Tommy S Woolridge, Sr. Debtor 1 Kawana Woolridge Debtor 2 Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** What kind of debts do Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. 16a. individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts I am not filing under Chapter 7. Go to line 18. 17. Are you filing under ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you **\$0 - \$50,000** □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tommy S Woolridge, Sr. /s/ Kawana Woolridge Tommy S Woolridge, Sr. Kawana Woolridge Signature of Debtor 1 Signature of Debtor 2 Executed on July 18, 2016 Executed on July 18, 2016

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Tommy S Woolrie	Document Document	Page 7 of 55		
Debtor 2 Kawana Woolridg	5 /	Cas	se number (if known)	
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unite for which the person is eligible. I also certify the second secon	ed States Code, and have e	explained the relief avail	lable under each chapter
If you are not represented by an attorney, you do not need to file this page.	and, in a case in which § 707(b)(4)(D) applies schedules filed with the petition is incorrect.	s, certify that I have no knov	vledge after an inquiry the	nat the information in the
. 0	/s/ Matthew C. Baysinger	Date	July 18, 2016	
	Signature of Attorney for Debtor		MM / DD / YYYY	
	Matthew C. Baysinger Printed name			
	Law Offices Of Matthew R. Wildermut	h		

Email address

Firm name

6291384Bar number & State

1900 West 75th Street
Woodridge, IL
Number, Street, City, State & ZIP Code

Contact phone (630) 967-0653

		Docume	ent Page 8 of 5	ງວ		
Fill in this inforr	mation to identify your	case:				
Debtor 1	Tommy S Woolrie	dge, Sr.				
	First Name	Middle Name	Last Name			
Debtor 2	Kawana Woolridg	je				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number _					☐ Check if this is a	n
					amended filing	11

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

		Your as		
		Value of what you		
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	185,000.00	
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,825.00	
	1c. Copy line 63, Total of all property on Schedule A/B	\$	194,825.0	
Pai	t 2: Summarize Your Liabilities			
			abilities t you owe	
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	364,603.36	
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00	
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	3,814.99	
	Your total liabilities	\$	368,418.35	
Pai	t 3: Summarize Your Income and Expenses			
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,550.00	
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,865.00	
Pa⊩	t 4: Answer These Questions for Administrative and Statistical Records			
ò.	Are you filing for bankruptcy under Chapters 7, 11, or 13?			
••	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.	
	■ Yes			
7.	What kind of debt do you have?			

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

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Debtor 1 Tommy S Woolridge, Sr.
Debtor 2 Kawana Woolridge

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

6,500.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Cas	se 16-22897 Doc 1	Filed 07/18/16	Entered 07/18/1 Page 10 of 55	6 10:46:24	Desc	Main
Fill i	n this inform	ation to identify your case a					
Debt	or 1	Tommy S Woolridge, S	r.				
Debt		Kawana Woolridge	Middle Name	Last Name			
(Spous	se, if filing)	First Name	Middle Name	Last Name			
Unite	ed States Ban	kruptcy Court for the: NORT	HERN DISTRICT OF ILLI	NOIS			
Case	e number			_			Check if this is an amended filing
n eac hink i nform	h category, se it fits best. Be nation. If more er every quest	e A/B: Property parately list and describe items. as complete and accurate as po space is needed, attach a separation. Each Residence, Building, Land,	List an asset only once. If ssible. If two married peoplate sheet to this form. On the	le are filing together, both are ne top of any additional pages	equally responsib	ole for suppl	ying correct
	you own or na No. Go to Part Yes. Where is						
1.1			What is the propert	•			
_	Street address, if	available, or other description	-	nome Ilti-unit building n or cooperative	the amount of ar	ny secured cla	s or exemptions. Put aims on Schedule D: Secured by Property.
=	0''		Land	d or mobile home	Current value o	? p	current value of the ortion you own?
	City	State ZIP Code	☐ Investment p ☐ Timeshare ☐ Other	roperty		ture of your	\$185,000.00 ownership interest y by the entireties, or
			Debtor 1 only		a life estate), if		
=	County		_	Debtor 2 only of the debtors and another	Check if th		nity property

Other information you wish to add about this item, such as local property identification number:

Debtor's primary residence: 1731 North Nagel Avenue, Chicago IL 60707.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for

\$185,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

		T C 14	la alvidua. Cu	Document	Page 11 of 55	5		
	otor 1 otor 2	Kawana Wo	/oolridge, Sr. olridge			Case number (if known)		
3. C	ars, vai	ns, trucks, trac	tors, sport utility ve	hicles, motorcycles				
_	1 N/a							
	I No ■							
•	Yes							
3.	1 Make	· Cadillac		Who has an interest in th	o proporty? Charleson	Do not deduct sec	ured clain	ns or exemptions. Put
٥.	Mode		<u></u>	Who has an interest in the	le property? Check one			claims on Schedule D: Secured by Property.
	Year:	,,,		Debtor 2 only				
	Appro	oximate mileage:	168000	Debtor 1 and Debtor 2	onlv	Current value of entire property?		Current value of the portion you own?
	Other	r information:		☐ At least one of the debt	=			
				☐ Check if this is comm	unity property	\$7,769	0.00	\$7,769.00
				(see instructions)	,, , ,			
5 .				n for all of your entries f				¢7 760 00
-1	pages y	ou have attach	ed for Part 2. Write	that number here		=>		\$7,769.00
Don	. O. D.	anila Varra Dana	onal and Household Ite					
				terest in any of the follow	ving items?		po Do	rrent value of the rtion you own? not deduct secured ims or exemptions.
		old goods and es: Major applia	furnishings nces, furniture, linens	s, china, kitchenware				
ı	Yes.	Describe						

			Basic furniture					\$200.00
	No	es: Televisions a		eo, stereo, and digital equi nedia players, games	pment; computers, pri	nters, scanners; music c	ollection	s; electronic devices
	Example ■ No	other collect	d figurines; paintings, ions, memorabilia, co	prints, or other artwork; bo illectibles	oks, pictures, or other	art objects; stamp, coin,	, or base	ball card collections;
L	∟ res.	Describe						
_	equipme Example ■ No	ent for sports a es: Sports, photo musical insti	ographic, exercise, ar	nd other hobby equipment;	bicycles, pool tables,	golf clubs, skis; canoes	and kaya	aks; carpentry tools;
_		Describe						
ı	■ No	les: Pistols, rifle	s, shotguns, ammuni	ition, and related equipmen	ıt			
L		Describe						

Official Form 106A/B Schedule A/B: Property page 2

	T OW O	Document	Page 12 of 55	
Debtor 1 Debtor 2	Tommy S Woolridge, Sr. Kawana Woolridge		Case number (if kr	nown)
11. Clothe				
<i>Exam</i> □ No	ples: Everyday clothes, furs, leather coats, d	designer wear, shoe	s, accessories	
	Describe			
				* 400.00
	Basic clothing			\$100.00
■ No	ry ples: Everyday jewelry, costume jewelry, eng Describe	gagement rings, wed	dding rings, heirloom jewelry, watches, ge	ems, gold, silver
<i>Exam</i> ■ No	arm animals ples: Dogs, cats, birds, horses			
☐ Yes.	Describe			
-	ther personal and household items you d	lid not already list,	including any health aids you did not l	ist
■ No □ Yes	Give specific information			
— 100.	Cive specific information			
	the dollar value of all of your entries from art 3. Write that number here			\$300.00
	escribe Your Financial Assets wn or have any legal or equitable interest	in any of the follow	wina?	Current value of the
Do you ov	wit of flave any legal of equitable interest	The any of the follow	wing:	portion you own? Do not deduct secured claims or exemptions.
■ No	ples: Money you have in your wallet, in your		posit box, and on hand when you file your	petition
Exam	its of money ples: Checking, savings, or other financial ac institutions. If you have multiple account			rage houses, and other similar
□ No ■ Yes		Institution	name:	
_ 100.				
	17.1.	Checkin	g account with TCF Bank	\$751.00
	17.2.	Savings	account with TCF Bank	\$5.00
	s, mutual funds, or publicly traded stocks ples: Bond funds, investment accounts with		ney market accounts	
	Institution or issue	er name:		
joint v	ublicly traded stock and interests in incoventure	rporated and uning	corporated businesses, including an in	nterest in an LLC, partnership, and
■ No □ Yes	Give specific information about them			
_ 163.	Name of entity:	•••••	% of ownership:	

Official Form 106A/B Schedule A/B: Property page 3

Case 16-22897 Doc 1 Filed 07/18/16 Entered 07/18/16 10:46:24 Desc Main Page 13 of 55 Document Debtor 1 Tommy S Woolridge, Sr. Kawana Woolridge Debtor 2 Case number (if known) 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

☐ Yes. Give specific information......

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information...

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Debtor 1 Debtor 2	Tommy S Woolridge Kawana Woolridge	, Sr.		Case number (if known)	
Exam □ No	. Name the insurance compa	any of each p	,	HSA); credit, homeowner's, or renter's insurar	nce Surrender or refund
	Con	npany name:		Beneficiary:	value:
		ole life insu Life	rance policy with		\$1,000.00
If you some	are the beneficiary of a living one has died. Give specific information			ed surance policy, or are currently entitled to reco	eive property because
Exam ■ No	s against third parties, whaples: Accidents, employments. Describe each claim	nt disputes, in		it or made a demand for payment to sue	
■ No	contingent and unliquidat		every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not . Give specific information	t already list			
				ny entries for pages you have attached	\$1,756.00
Part 5: De	escribe Any Business-Related	I Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
■ No. G	own or have any legal or equ to to Part 6. Go to line 38.	itable interest	in any business-related pi	roperty?	
	escribe Any Farm- and Comm you own or have an interest in fa			n or Have an Interest In.	
■ No	u own or have any legal on Go to Part 7. s. Go to line 47.	r equitable ir	nterest in any farm- or o	commercial fishing-related property?	
Part 7:	Describe All Property You	Own or Have a	an Interest in That You Dic	I Not List Above	
	u have other property of a aples: Season tickets, countr				
	. Give specific information				

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Tommy S Woolridge, Sr. Debtor 1 Debtor 2 Kawana Woolridge Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$185,000.00 Part 2: Total vehicles, line 5 \$7,769.00 Part 3: Total personal and household items, line 15 \$300.00 57. Part 4: Total financial assets, line 36 \$1,756.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$9,825.00 Copy personal property total \$9,825.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$194,825.00

		Docume	IIL I AUC 10 01 JJ	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tommy S Woolrie	dge, Sr.		
	First Name	Middle Name	Last Name	
Debtor 2	Kawana Woolridg	je		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1.	Which set of exemp	ptions are	you claiming?	Check one only	even if	vour spouse is	s filina with	vou.
----	--------------------	------------	---------------	----------------	---------	----------------	---------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Debtor's primary residence: 1731 North Nagel Avenue, Chicago IL	\$185,000.00		\$0.00	735 ILCS 5/12-901
60707. Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit	
Basic furniture Line from Schedule A/B: 6.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Ente from Schedule AVD. 4.1			100% of fair market value, up to any applicable statutory limit	
Checking account with TCF Bank Line from Schedule A/B: 17.1	\$751.00		\$751.00	735 ILCS 5/12-1001(b)
Ente from Goriodale 702.			100% of fair market value, up to any applicable statutory limit	
Savings account with TCF Bank Line from Schedule A/B: 17.2	\$5.00		\$5.00	735 ILCS 5/12-1001(b)
Ente from Genedale PAB. TT.E			100% of fair market value, up to any applicable statutory limit	
Whole life insurance policy with MetLife	\$1,000.00		\$1,000.00	215 ILCS 5/238
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	

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Tommy S Woolridge, Sr.
Kawana Woolridge Case number (if known)

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Yes

Official Form 106C

		Document	Page 18	of 55		
Fill in this inform	ation to identify you	ur case:				
Debtor 1	Tommy S Wool	ridge, Sr. Middle Name	Last Name		-	
Debtor 2	Kawana Woolri	dge				
(Spouse if, filing)	First Name	Middle Name	Last Name		-	
United States Ban	kruptcy Court for the	: NORTHERN DISTRICT OF ILLI	NOIS		-	
Case number						
(if known)					_	if this is an
					ameno	led filing
Official Form	106D					
Schedule	 D: Creditors	S Who Have Claims S	Secured	by Propert	V	12/15
		If two married people are filing togethe out, number the entries, and attach it to				
	have claims secured b					
☐ No. Check	this box and submit t	this form to the court with your other s	schedules. You	ı have nothing else t	to report on this form.	
Yes. Fill in	all of the information	below.				
Part 1: List All	Secured Claims			Column A	Column B	Column C
for each claim. If mo	ore than one creditor has	more than one secured claim, list the cred s a particular claim, list the other creditors ical order according to the creditor's name	in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
	age Corporati	Describe the property that secures the	ne claim:	\$214,195.20	\$185,000.00	\$171,489.95
Creditor's Name		Debtor's primary residence: North Nagel Avenue, Chicago				
Attn: Lega	•	60707. As of the date you file, the claim is: C	Check all that			
801 Marqu Minneapol	lette Ave lis, MN 55402	apply.				
	City, State & Zip Code	☐ Contingent☐ Unliquidated				
, ,		☐ Disputed				
Who owes the del	bt? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as m car loan)	nortgage or secui	red		
■ Debtor 1 and Del	btor 2 only	☐ Statutory lien (such as tax lien, mech	hanic's lien)			
☐ At least one of th	e debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cla		Other (including a right to offset)	Second Mor	tgage		
	Opened 9/19/07 Last Active					
Date debt was incu	7/31/15	Last 4 digits of account number	er 2998			
2.2 Tcf Mortga	on	Describe the property that secures th		\$142,294.75	\$185,000.00	\$0.00
Creditor's Name		Debtor's primary residence: North Nagel Avenue, Chicago				
Attn: Lega	I Dent	60707.				
801 Marqu		As of the date you file, the claim is: C apply.	check all that			
	lis, MN 55402	☐ Contingent				
Number, Street,	City, State & Zip Code	Unliquidated				
Who owes the del	ht? Check one	Disputed Nature of lien. Check all that apply.				
Debtor 1 only	GILLOW ONE.	☐ An agreement you made (such as m	nortgage or secui	red		
Debtor 2 only		car loan)	ggo or 50001			
■ Debtor 1 and Del	btor 2 only	☐ Statutory lien (such as tax lien, mech	hanic's lien)			
☐ At least one of th	e debtors and another	☐ Judgment lien from a lawsuit				

Official Form 106D

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5			3			
Debtor 1 Tommy S W			_	Case number (if know)		
First Name Debtor 2 Kawana Wo	Middle Na	ame Last Name				
First Name	Middle Na	ame Last Name	_			
Check if this claim relation	tes to a	Other (including a right to offset)				
8 I	Opened 8/08/05 Last Active 7/31/15	Last 4 digits of account numl	_{ber} 800	1		
2.3 Wells Fargo Bar	nk NA	Describe the property that secures t	he claim:	\$8,113.41	\$7,769.00	\$344.41
Creditor's Name		2006 Cadillac Escallade 168	000			
d/b/a Wells Farg Svcs	o Dealer	miles				
PO Box 19657		As of the date you file, the claim is: apply.	Check all that			
Irvine, CA 92623	3-9657	Contingent				
Number, Street, City, Stat	e & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt? Che	ck one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as a car loan)	nortgage or	secured		
■ Debtor 1 and Debtor 2 or	nly	☐ Statutory lien (such as tax lien, med	chanic's lien)		
☐ At least one of the debtor	rs and another	☐ Judgment lien from a lawsuit				
Check if this claim relationship community debt	tes to a	Other (including a right to offset)	Purchas	e Money Security		
Date debt was incurred	3/03/11	Last 4 digits of account numl	ber <u>783</u>	5		
Add the dollar value of ye	our entries in Co	olumn A on this page. Write that num	ber here:	\$364,603.36	1	
	your form, add t	the dollar value totals from all pages.		\$364,603.36	1	
Write that number here:				Ψ004,000.00	1	
Part 2: List Others to	Be Notified for	r a Debt That You Already Listed				
trying to collect from you f	for a debt you ov of the debts that	e notified about your bankruptcy for a we to someone else, list the creditor i you listed in Part 1, list the additiona is page.	in Part 1, an	d then list the collection agency	here. Similarly, if you	have more
Name, Number, Stree		Zip Code	On v	which line in Part 1 did you enter the	e creditor? 2.1	
c/o David T. Co 10729 W. 159th	hen and Ass Street	soc., LTD	Last	4 digits of account number		

		Document	Page 2	20 of 55		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Tommy S Woolridg	e, Sr.				
	First Name	Middle Name	Last Name		_	
Debtor 2	Kawana Woolridge	Middle News	Lost Nome		_	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		_	
Case number (if known)					_	heck if this is an mended filing
Official For		o Have Unsecured	Claims			12/15
any executory con Schedule G: Exec Schedule D: Cred left. Attach the Co name and case no	ntracts or unexpired leases th cutory Contracts and Unexpire litors Who Have Claims Secure	Part 1 for creditors with PRIORIT at could result in a claim. Also I d Leases (Official Form 106G). E d by Property. If more space is If you have no information to re	list executory Do not include needed, copy	contracts on Schedule e any creditors with par y the Part you need, fill i	A/B: Property (Offici tially secured claims it out, number the en	al Form 106A/B) and on that are listed in tries in the boxes on the
	itors have priority unsecured o					
■ No. Go to	Part 2.					
☐ Yes.						
	All of Your NONPRIORITY	Unsecured Claims				
3. Do any credi	itors have nonpriority unsecur	ed claims against you?				
☐ No. You h	ave nothing to report in this part	. Submit this form to the court with	vour other sch	hedules.		
Yes.			,			
List all of your unsecured class	aim, list the creditor separately fo	ns in the alphabetical order of the reach claim. For each claim listed the other creditors in Part 3.If you	d, identify what	t type of claim it is. Do no	t list claims already inc	luded in Part 1. If more
						Total claim
Ameri	can InfoSoutce LP as ag	aent				
4.1 for		Last 4 digits of acc	ount number	8682		\$79.00
T Mob	ity Creditor's Name ile/T Mobile USA inc ox 248848	When was the deb	t incurred?			-
	oma City, OK 73124-884 Street City State Zlp Code		file the claim	is: Check all that apply		
	curred the debt? Check one.	As of the date you	ine, the claim	113. Check all that apply		
☐ Debte		☐ Contingent				
☐ Debte		☐ Unliquidated				
_	or 1 and Debtor 2 only	☐ Disputed				
	or I and Debtor 2 only ast one of the debtors and anoth	· ·	RITY unsecure	ed claim:		
_		По				
debt	ck if this claim is for a commu aim subject to offset?			paration agreement or div	orce that you did not	
■ No	•	<u> </u>		ing plans, and other simil	ar debts	
☐ Yes		■ Other. Specify				
30		— Other Specify				_

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Debtor :	2 Kawana Woolridge		Case number (if know)	
	City of Chicago Dept. of Finance	Last 4 digits of account number	0979	\$0.00
	Nonpriority Creditor's Name Bureau of Water Billing and Cust Sv 333 South State Street, Suite 300 Chicago, IL 60604	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.3	Comenity Bank/carsons Nonpriority Creditor's Name	Last 4 digits of account number	4787	\$668.57
	3100 Easton Square PI Columbus, OH 43219	When was the debt incurred?	Opened 6/01/13 Last Active 8/17/15	
-	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.4	Comenity Bank/Value City Furniture Nonpriority Creditor's Name	Last 4 digits of account number	9148	\$213.28
	Attn: Bankruptcy Po Box 182686	When was the debt incurred?	Opened 11/01/11 Last Active 11/04/13	
-	Columbus, OH 43218 Number Street City State ZIp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	

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Debtor 1 Tommy S Woolridge, Sr.

Debt	or 2 Kawana Woolridge	Case number (if know)	
4.5	Computer Credit, Inc	Last 4 digits of account number 2015	\$0.00
	Nonpriority Creditor's Name		******
	640 W. 4th Street	When was the debt incurred?	
	Claim Dept 009500 Winston Salem, NC 27113-5328		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.6	Credit One Bank	Last 4 digits of account number 8599	\$0.00
	Nonpriority Creditor's Name		
	PO Box 98873 Las Vegas, NV 89193-8873	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7	Lou Harris Company	Last 4 digits of account number 8146	\$0.00
	Nonpriority Creditor's Name		
	1040 S Milwaukee Ave Suite 110 Wheeling, IL 60090	When was the debt incurred? Opened 8/01/10	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection Attorney Midwest Clinical Imaging - Rad	

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	r 2 Kawana Woolridge		Case number (if know)	
4.8	Lvnv Funding Llc	Last 4 digits of account number	8599	\$952.09
	Nonpriority Creditor's Name Po Box 10497 Creanville, SC 20603	When was the debt incurred?	Opened 2/01/15	
	Greenville, SC 29603 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes		Company Account Credit One	
4.9	Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number	1251	\$0.00
	Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601	When was the debt incurred?	Opened 12/24/91 Last Active 8/11/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Agriculture)	
4.1	Peoples Gas	Last 4 digits of account number	8844	\$0.00
	Nonpriority Creditor's Name Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601	When was the debt incurred?	Opened 10/17/14 Last Active 8/04/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other. Specify Agriculture	•	
		Curion openiny		

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Debtor 1 Tommy S Woolridge, Sr.

Kawana Woolridge	Case number (if know)	
Porania LLC	Last 4 digits of account number 8682	\$52.70
Nonpriority Creditor's Name PO Box 11405 Memphis, TN 38111	When was the debt incurred?	
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify	
Quantum3 Group LLC	Last 4 digits of account number 8682	\$1,114.96
Nonpriority Creditor's Name as agent for Comenity Bank PO Box 788	When was the debt incurred?	
Kirkland, WA 98083-0788	- As file has a file districts on a new con-	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify	
Receivables Performanc	Last 4 digits of account number 2293	\$0.00
Nonpriority Creditor's Name 20816 44th Ave W	When was the debt incurred? Opened 6/01/15	
Lynnwood, WA 98036 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	- "117	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Collection Attorney T-Mobile Usa	

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Kawana Woolridge	Case number (if know)	
Rush Oak Park Hospital	Last 4 digits of account number 2320	\$0.
Nonpriority Creditor's Name 26099 Network Place	When was the debt incurred?	**
Chicago, IL 60673-1260 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,	
☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	□ Unliquidated	
■ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Rush Oak Physicians Group	Last 4 digits of account number 3220	\$0
Nonpriority Creditor's Name		
75 Remitttance Drive Dept 1620	When was the debt incurred?	
Chicago, IL 60675		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Rush Oak Physicians Group	Last 4 digits of account number 9330	\$0
Nonpriority Creditor's Name 75 Remitttance Drive	When was the debt incurred?	
Dept 1620		
Chicago, IL 60675		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Is the claim subject to offset?		
Is the claim subject to offset? ■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	

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	r 1 Tommy S Woolridge, Sr. r 2 Kawana Woolridge	Case number (if know)	
4.1	Rush University Medical Center	Last 4 digits of account number 3089	\$0.00
	Nonpriority Creditor's Name PO Box 4075	When was the debt incurred?	
	Carol Stream, IL 60197 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	TCF National Bank	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o David T. Cohen and Assoc., LTD 10729 W. 159th Street Orland Park, IL 60467	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1 9	The Bureaus Inc.	Last 4 digits of account number 2115	\$734.39
	Nonpriority Creditor's Name 650 Dundee Rd Ste 370	When was the debt incurred? Opened 1/01/15	
	Northbrook, IL 60062 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney Capital One Bank Usa N.A.	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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	Kawana Woolridge		Case number (if know)
	re than one creditor for any of the debts or any debts in Parts 1 or 2, do not fill c		e additional creditors here. If you do not have additional persons to be
Name and A	Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
	Investment Group Portfolio	Line 4.19 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
c/o Reco	overy Management Systems		Part 2: Creditors with Nonpriority Unsecured Claims
	nd Avenue, Suite 1120 L 33131-1605		
		Last 4 digits of account number	8682
Name and A	Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
	inding, LLC, its successors	Line 4.8 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
c/o Resurgent Capital Services PO Box 10587			■ Part 2: Creditors with Nonpriority Unsecured Claims
Greenvil	le, SC 29603-0587	Last 4 digits of account number	8682
Name and A	Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
Nationw	ide Credit & Collections Inc	Line 4.17 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Suite 27	-		■ Part 2: Creditors with Nonpriority Unsecured Claims
Oak Bro	ok, IL 60523-8852	Last 4 digits of account number	4083
Name and A	Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
	n3 Group LLC as agent for	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box	•		■ Part 2: Creditors with Nonpriority Unsecured Claims
Miniana	, TTA 30000 0700	Last 4 digits of account number	8682

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	3,814.99
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	3,814.99

		Bodanie	THE T 4440 FO 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tommy S Woolrie	dge, Sr.		
	First Name	Middle Name	Last Name	
Debtor 2	Kawana Woolridg	ge		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

J	Person or	company with	whom you have the r, Street, City, State and ZIP	e contract or lease Code	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	City		State	ZIF Code	
2.0	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.5	Oity		Otate	ZII COUE	
0	Name				-
	Number	Street			_
	City		State	ZIP Code	_

		Documen	t Page 29 o	f 55	
Fill in this inf	formation to identify your o	ase:			
Debtor 1	Tommy S Woolrid	ge, Sr.			
D. I	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	Kawana Woolridg	Middle Name	Last Name		
	Bankruptcy Court for the:	NORTHERN DISTRICT C	F ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official F	Form 106H				•
	le H: Your Code	ebtors			12/15
	10 111 1041 0040				12/10
people are fili ill it out, and our name an		Illy responsible for supply poxes on the left. Attach t Answer every question.	ring correct information he Additional Page to	on. If more space is need this page. On the top of	led, copy the Additional Page, any Additional Pages, write
		ou alo illing a joille ouco, ac	, not not onnot opouted t	20 4 004001011	
■ No					
☐ Yes					
	the last 8 years, have you California, Idaho, Louisiana,				ates and territories include
■ No. Go					
☐ Yes. D	lid your spouse, former spou	se, or legal equivalent live v	with you at the time?		
in line 2	again as a codebtor only if 6D), Schedule E/F (Official	that person is a guaranto	r or cosigner. Make s	ure you have listed the c	ith you. List the person shown reditor on Schedule D (Official ledule E/F, or Schedule G to fill
	Jumn 1: Your codebtor ne, Number, Street, City, State and ZIF	² Code		Column 2: The creditor Check all schedules the	or to whom you owe the debt at apply:
3.1				☐ Schedule D, line	
Nan	ne			☐ Schedule E/F, line	
				☐ Schedule G, line	
Nun				-	
City		State	ZIP Code		
3.2				☐ Schedule D, line	
Nan	ne			Schedule E/F, line	
				☐ Schedule G, line	
Nun	nber Street			=	

State

City

ZIP Code

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Fill	in this information to identify your o	case:						
Del	otor 1 Tommy S V	/oolridge, Sr.						
	otor 2 Kawana Wo	oolridge						
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS					
(If kr	se number nown)						nt showir	ng postpetition chapter ollowing date:
	fficial Form 106I					MM / DD/ Y	YYY	
S	chedule I: Your Inc	ome						12/15
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. tt:	i are married and not filli ur spouse is not filing wi On the top of any additi	ng jointly, and your s _i th you, do not includ	oouse i e infori	is liv mati	ing with you, inclu on about your spo	ıde infori use. If m	mation about your ore space is needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-f	iling spouse
	If you have more than one job,			mployed			yed	
	attach a separate page with information about additional	Employment status	□ Not employed □ N			☐ Not er	nployed	
	employers.	Occupation	Pastor					
	Include part-time, seasonal, or self-employed work.	Employer's name	Helping Hands M	ВС				
	Occupation may include student or homemaker, if it applies.	Employer's address	538 N. Lavergne Chicago, IL 6064	4				
		How long employed to	here? 30 years					
Par	t 2: Give Details About Mo	nthly Income						
	mate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to rep	oort for	any	line, write \$0 in the	space. In	clude your non-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information	for all e	emplo	oyers for that perso	n on the li	ines below. If you need
						For Debtor 1		btor 2 or ing spouse
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	6,500.00	\$	N/A
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A

6,500.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Debt Debt		Tommy S Woolridge, Sr. Kawana Woolridge	-	(Case	number (<i>if ki</i>	nown)					
					For	Debtor 1			or Debtor			
	Cop	y line 4 here	4.		\$	6,500	0.00	\$	II-IIIIII S	N/A	-	
5.	Lice	all payroll deductions:						_			_	
J.		• •	E e	_	¢	4.054		ď		N1/A		
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a 5b		\$_ \$	1,950	0.00	* *		N/A N/A	_	
	5c.	Voluntary contributions for retirement plans	50		\$		0.00	. Ψ_ \$		N/A	_	
	5d.	Required repayments of retirement fund loans	50		<u>\$</u> —		0.00	\$		N/A	_	
	5e.	Insurance	56		\$_		0.00	\$		N/A	_	
	5f.	Domestic support obligations	5f		\$		0.00	\$		N/A	_	
	5g.	Union dues	50	g.	\$	(0.00	\$		N/A	_	
	5h.	Other deductions. Specify:	5h	า.+	\$	(0.00	+ \$		N/A	_	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	1,950	0.00	\$_		N/A	_	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	4,550	0.00	\$_		N/A	_	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$		0.00	\$		N/A		
	8b.	Interest and dividends	8b		<u>\$</u> —		0.00	·		N/A		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	Э.	\$		0.00	\$_		N/A	_	
	8d.	Unemployment compensation	80	d.	\$	(0.00	\$_		N/A	_	
	8e.	Social Security	86	€.	\$	(0.00	. \$_		N/A	_	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f 8ç		\$		0.00 0.00	\$_ \$_		N/A N/A	_	
	8h.	Other monthly income. Specify:	-	-	\$_		0.00	+ \$-		N/A	_	
9.	Ado	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	— 9.	9	\$	(0.00	\$_		N/A	4	
				_						1 [_
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ _		4,550.00	+ \$		N/A	= \$ _	4,550.0	0
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe					•	Schedule	e <i>J</i> . +\$	0.0	0
12.		If the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certailies							e. 12.	\$	4,550.0	0
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combine month!	ned ly income	,
	_	No. Yes. Explain:										_

						1				
	in this informa	ation to identify yo	our case:							
Deb	otor 1	Tommy S W	oolridge,	Sr.			k if this is:			
	otor 2 ouse, if filing)	Kawana Woo	olridge			☐ An amended filing☐ A supplement showing postpetition chapter13 expenses as of the following date:				
Unit	ted States Bankr	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	IOIS	7	MM / DD / YYYY			
1	se number									
O	fficial Fo	rm 106J								
		J: Your	Evnor	1606				12/1		
Be info	as complete ormation. If m	and accurate as	possible eded, atta	. If two married people and the control of the cont				or supplying correct		
Par 1.	t 1: Descr Is this a joir	ribe Your House	hold							
١.	□ No. Go to									
		es Debtor 2 live i	in a senar	ate household?						
	= 100. 20 0		a copa.							
			st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Debt	or 2.			
2.	Do you have	e dependents?	□ No							
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?		
	Do not state dependents				Daughter		19	□ No ■ Yes		
					Son		24	□ No ■ Yes		
								□ No		
								Yes		
								□ No □ Yes		
3.	expenses o	penses include f people other t d your depende	han_ ⊓	No Yes				☐ Yes		
exp	imate your ex	a date after the l	our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp						
the		h assistance an		government assistance is cluded it on <i>Schedule I:</i> Y			Your exp	enses		
4.		or home owners		ses for your residence.	Include first mortgag	e 4. \$		850.00		
	If not includ	ded in line 4:								
	4a. Real e	estate taxes				4a. \$		0.00		
		erty, homeowner's	s, or renter	's insurance		4b. \$		0.00		
				upkeep expenses		4c. \$		50.00		
5.		owner's associat		dominium dues our residence, such as ho	ome equity loans	4d. \$ 5. \$		0.00 724.00		
٥.		יוויניטק ספיינייי				σ. ψ		. =		

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Debtor 1		Tommy :	S Woolridge, Sr.							
Debtor 2		Kawana	Woolridge	Case num	Case number (if known)					
6. I	Utilit	i.								
-	ouni 6a.		, heat, natural gas	6a.	\$	330.00				
	6b.		wer, garbage collection	6b.	\$	120.00				
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	200.00				
	6d.	Other. Spe		6d.	·	0.00				
7. I	Food		ekeeping supplies	7.	\$	400.00				
			children's education costs	8.	\$	0.00				
9. (Cloth	hing, laund	Iry, and dry cleaning	9.	\$	40.00				
		•	products and services	10.	\$	60.00				
11. I	Medi	ical and de	ental expenses	11.	\$	0.00				
12. -	Tran	sportation.	Include gas, maintenance, bus or train fare.							
			ar payments.	12.	\$	300.00				
			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00				
14. (Char	itable cont	tributions and religious donations	14.	\$	500.00				
		rance.								
			nsurance deducted from your pay or included in lines 4 or 20.	150	¢.	404.00				
		Life insura		15a.	·	191.00				
		Health ins Vehicle in		15b. 15c.	·	0.00				
			urance. Specify:	15d.	·	100.00				
			· · · · · · · · · · · · · · · · · · ·	13u.	Φ	0.00				
	Spec		nclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00				
	•	,	ease payments:			0.00				
			ents for Vehicle 1	17a.	\$	0.00				
	17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00				
		Other. Spe		17c.	\$	0.00				
		Other. Spe		17d.	\$	0.00				
18. '	Your	payments	of alimony, maintenance, and support that you did not report	as						
			your pay on line 5, Schedule I, Your Income (Official Form 106	SI). 18.	\$	0.00				
			s you make to support others who do not live with you.		\$	0.00				
	Spec	,		19.						
			perty expenses not included in lines 4 or 5 of this form or on Second that property			0.00				
			s on other property	20a. 20b.		0.00				
		Real estat		20b. 20c.	·	0.00				
			homeowner's, or renter's insurance	20d.	·	0.00				
			nce, repair, and upkeep expenses ner's association or condominium dues	20d. 20e.	·	0.00				
			ier's association of condominating	20e. 21.	·	0.00				
Z1. (Otne	r: Specify:			+\$	0.00				
22.	Calc	ulate your	monthly expenses							
			through 21.		\$	3,865.00				
2	22b.	Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	-2	\$					
2	22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	3,865.00				
00 4	0 -1-		mandalism of the const							
			monthly net income.	23a.	¢	4.550.00				
			12 (your combined monthly income) from Schedule I. r monthly expenses from line 22c above.	23a. 23b.	· .	4,550.00				
4	230.	Сору уош	i monthly expenses from line 22c above.	230.	-Φ	3,865.00				
2	23c.	Subtract v	your monthly expenses from your monthly income.							
			t is your monthly net income.	23c.	\$	685.00				
24	Do 11	OII OVDOS	an increase or decrease in your expenses within the way offer	r vou filo 4hio	form?					
			an increase or decrease in your expenses within the year after ou expect to finish paying for your car loan within the year or do you expect to			or decrease because of a				
			terms of your mortgage?	,	,					
I	■ N	0.								
	□ Y€	es.	Explain here:							

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Fill in this inforr	mation to identify your	case:			
Debtor 1	Tommy S Woolric	lae. Sr.			
	First Name	Middle Name	Las	Name	
Debtor 2	Kawana Woolridg	е			
(Spouse if, filing)	First Name	Middle Name	Las	Name	
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT C	F ILLINOI	S	
Case number					
(if known)					Check if this is an
					amended filing
Official Forn Declarat		n Individual I	Debto	or's Schedules	12/15
You must file this obtaining money	s form whenever you fi	e bankruptcy schedules o connection with a bankru	r amende	upplying correct information. d schedules. Making a false state e can result in fines up to \$250,000	
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attorne	ey to help	you fill out bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				cruptcy Petition Preparer's Notice,
				Declaration,	and Signature (Official Form 119)
•	Ity of perjury, I declare e true and correct.	that I have read the summ	ary and s	chedules filed with this declaratio	n and
X /s/ Ton	nmy S Woolridge, Sr.		х	/s/ Kawana Woolridge	
Tomm	y S Woolridge, Sr. re of Debtor 1			Kawana Woolridge Signature of Debtor 2	

Date July 18, 2016

Date July 18, 2016

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Fill	in this inforn	nation to identify you	ır case:								
Debtor 1		Tommy S Wool									
Dak	otor O	First Name	Middle Name	Last Name							
Debtor 2 (Spouse if, filing)		Kawana Woolrie	Middle Name	Last Name							
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS							
Cas	se number										
(if kn					-	☐ Check if this is an amended filing					
Ot∙	ficial Ec	rm 107									
	<u>ficial Fo</u> atement		Affairs for Indivi	duals Filing for B	ankruptcy	4/16					
Be a	s complete a	and accurate as poss	ible. If two married people	are filing together, both are	equally responsible for sup	plying correct					
		ore space is needed n). Answer every que		this form. On the top of an	y additional pages, write you	r name and case					
Par	t 1: Give D	Details About Your M	arital Status and Where Yo	u Lived Before							
1.											
••	What is your current marital status?										
	■ Married □ Not mar	ried									
2.	During the last 3 years, have you lived anywhere other than where you live now?										
	■ No										
	☐ Yes. Lis	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there					
					ity property state or territory						
state	es and territor	ies include Arizona, Ca	alifornia, Idaho, Louisiana, Ne	evada, New Mexico, Puerto R	ico, Texas, Washington and W	isconsin.)					
	■ No										
	☐ Yes. Ma	ake sure you fill out So	hedule H: Your Codebtors (C	Official Form 106H).							
Par	t 2 Explai	n the Sources of You	ur Income								
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.											
	□ No										
	_	I in the details.									
			Debtor 1		Debtor 2						
			Sources of income	Gross income	Sources of income	Gross income					
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)					
2015 YTD: Husband Employment Income			☐ Wages, commissions, bonuses, tips	\$52,000.00	☐ Wages, commissions, bonuses, tips	\$0.00					
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Debtor 1 Tommy S Woolridge, Sr.

De	btor 2 Ka	wana Wo	olridge	ge Case number (if known)							
				Debtor 1				Debtor 2			
	Sou		Sources	s of income Il that apply.	(be	oss income fore deductions and lusions)	Sources of in		Gross income (before deductions and exclusions)		
bonus			☐ Wage	es, commissions, , tips		\$78,000.00	D ☐ Wages, co		\$0.00		
			☐ Operating a business			☐ Operating	☐ Operating a business				
5.	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4.										
	List each	source and	the gross inco	ine nom e	acii souice sepaia	itely. D	o not include income	e mai you listeu in	iiile 4.		
	■ No □ Yes		-4-11-								
	⊔ Yes.	Fill in the de	etalis.								
				Debtor 1 Sources Describe	of income	eac (be	oss income from th source fore deductions and lusions)	Debtor 2 Sources of in Describe belo		Gross income (before deductions and exclusions)	
Pa	rt 3: Lis	t Certain Pa	ayments You	Made Bef	ore You Filed for	Bankr	uptcy				
6.	Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8 individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the paid that creditor. Do not include payments for domestic support obligations, such as child support and not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?										
			Go to line 7								
	Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to a attorney for this bankruptcy case.										
	Creditor's Name and Address			Dates of payme	ent	Total amount paid	Amount you still owe	Was this	payment for		
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one fo a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider.										
	Insider's Name and Address			Dates of payme	ent	Total amount	Amount you	Reason fo	or this payment		
							paid	still owe		. ,	

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Tommy S Woolridge, Sr. Kawana Woolridge Case number (if known)

8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		yments or transfer a	any property on	account of a d	ebt that benefited an		
	■ No							
	☐ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment litor's name		
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures						
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.							
	■ No □ Yes. Fill in the details.				0			
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garr	nished, attached	d, seized, or levied?		
	Creditor Name and Address	Describe the Property		Dat	е	Value of the		
		Explain what happene	ed			property		
 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts fro accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. 						amounts from your		
	Creditor Name and Address	Describe the action th	e creditor took	Dat tak	e action was en	Amount		
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possessi	ion of an assigı	nee for the bene	efit of creditors, a		
Par	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$600 per person	Describe the gifts	3		es you gave gifts	Value		
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or con		ts or contributions v	with a total valu	e of more than	\$600 to any charity?		
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what yo	u contributed		es you tributed	Value		
Par	t 6: List Certain Losses							

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Debtor 1

Debtor 2

Case 16-22897 Doc 1 Filed 07/18/16 Entered 07/18/16 10:46:24 Desc Main Page 38 of 55 Document Debtor 1 Tommy S Woolridge, Sr. Kawana Woolridge Debtor 2 Case number (if known) or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Law Offices Of Matthew R. Wildermuth \$100.00 \$100.00 1900 West 75th Street Woodridge, IL **Green Path** \$40.00 for credit counseling courses \$40.00 20 N. Wacker **Suite 1928** Chicago, IL 60606 www.greenpathbk.org 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. Person Who Received Transfer Description and value of Date transfer was Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Description and value of the property transferred

Yes. Fill in the details.

Name of trust

Date Transfer was

made

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Debtor 1 Tommy S Woolridge, Sr.
Debtor 2 Kawana Woolridge

Case number (if known)

Pa	List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and Sto	orage Units				
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	ont or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?			
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?							
	■ No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?			
Pa	rt 9: Identify Property You Hold or Control	for Someone Else						
23.								
	■ Na							
	■ No □ Yes. Fill in the details.							
		140		5 " 4	., .			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the proj (Number, Street, City, S Code)		Describe the property	Value			
Pa	rt 10: Give Details About Environmental Info	ormation						
For	the purpose of Part 10, the following definiti	ons apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property to own, operate, or utilize it, including dispose		environmental la	aw, whether you now own, operate	e, or utilize it or used			
	Hazardous material means anything an env hazardous material, pollutant, contaminant,		as a hazardous	waste, hazardous substance, toxid	c substance,			
Rep	ort all notices, releases, and proceedings the	at you know about, rega	ardless of when	they occurred.				
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental un Address (Number, S ZIP Code)		Environmental law, if you know it	Date of notice			
		•						

Case 16-22897 Doc 1 Filed 07/18/16 Entered 07/18/16 10:46:24 Desc Main Page 40 of 55 Document Debtor 1 Tommy S Woolridge, Sr. Kawana Woolridge Debtor 2 Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tommy S Woolridge, Sr. /s/ Kawana Woolridge Tommy S Woolridge, Sr. Kawana Woolridge Signature of Debtor 1 Signature of Debtor 2 Date July 18, 2016 Date July 18, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No

_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Statement of Financial Affairs for Individuals Filing for Bankruptcy

☐ Yes. Name of Person

Official Form 107

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Debtor 1 Tommy S Woolridge, Sr.

Debtor 2 Kawana Woolridge

Case number (if known)

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - The Debtors are best served when Debtors' counsel is able to maintain solvency and fluid business operation. Debtors' advance payment as income allows for continued attorney functioning and requisite representation.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$100.00

toward the flat fee, leaving a balance due of \$3,900.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	
Signed:	
/s/ Tommy S Woolridge, Sr.	/s/ Matthew C. Baysinger
Tommy S Woolridge, Sr.	Matthew C. Baysinger
	Attorney for the Debtor(s)
/s/ Kawana Woolridge	•
Kawana Woolridge	
Debtor(s)	
Do not sign this agreement if the amounts	are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In		my S Woo ana Wooli				Case No		
	Raw	una Woon	lage	·	Debtor(s)	Chapter	13	
		DIS	CLO	OSURE OF COM	MPENSATION OF ATTO	ORNEY FOR D	EBTOR(S)	
1.	compensa	tion paid to	me w	within one year before t	P. 2016(b), I certify that I am the attempts the filing of the petition in bankrupted lation of or in connection with the b	cy, or agreed to be pai	d to me, for services rendered or	to
	For l	egal service	s, I h	ave agreed to accept		\$	4,000.00	
	Prior	to the filing	g of tl	his statement I have rec	ceived	\$	100.00	
	Balar	nce Due				\$	3,900.00	
2.	The sourc	e of the con	npens	sation paid to me was:				
	■ I	Debtor		Other (specify):				
3.	The sourc	e of compe	nsatio	on to be paid to me is:				
	■ I	Debtor		Other (specify):				
4.	■ I have	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm						rm.
					ompensation with a person or person the names of the people sharing in			L
5.	In return	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b. Prepar c. Repres d. Repres e. [Other	ration and fi sentation of sentation of provisions Negotiatio reaffirmati	the d the d the d as ne ns w on a	of any petition, schedul- lebtor at the meeting of lebtor in adversary proceeded] vith secured credito greements and app	d rendering advice to the debtor in ces, statement of affairs and plan who creditors and confirmation hearing eedings and other contested bankrurs to reduce to market value; elications as needed; preparation household goods.	ich may be required; and any adjourned he ptcy matters; exemption planning	earings thereof;	
6.	By agreen	nent with th	e deb	otor(s), the above-discle	osed fee does not include the follow	ing service:		
					CERTIFICATION			
this	I certify the bankruptcy			is a complete statemen	at of any agreement or arrangement	for payment to me for	representation of the debtor(s) in	
	July 18, 2	016			/s/ Matthew C.			
	Date				Matthew C. Bay Signature of Attor Law Offices Of		muth	

1900 West 75th Street

Woodridge, IL (630) 967-0653 Name of law firm Case 16-22897 Doc 1 Filed 07/18/16 Entered 07/18/16 10:46:24 Desc Main Document Page 52 of 55

United States Bankruptcy Court Northern District of Illinois

Tommy S Woolridge, Sr. Kawana Woolridge		Case No.	
-	Debtor(s)	Chapter 13	
VERI	FICATION OF CREDITOR N	MATRIX	
	Number o	f Creditors:	24
The above-named Debtor(s) he (our) knowledge.	reby verifies that the list of cred	itors is true and correct to	the best of my
July 18, 2016	/s/ Tommy S Woolridge, Sr.		
	Signature of Debtor		
	VERIOR The above-named Debtor(s) he (our) knowledge.	VERIFICATION OF CREDITOR North Number of the above-named Debtor(s) hereby verifies that the list of cred (our) knowledge. July 18, 2016 /s/ Tommy S Woolridge, Sr. Tommy S Woolridge, Sr.	Case No. Chapter 13

American InfoSoutce LP as agent for T Mobile/T Mobile USA inc PO Box 248848
Oklahoma City, OK 73124-8848

Bureaus Investment Group Portfolio c/o Recovery Management Systems Cor 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131-1605

City of Chicago Dept. of Finance Bureau of Water Billing and Cust Sv 333 South State Street, Suite 300 Chicago, IL 60604

Comenity Bank/carsons 3100 Easton Square Pl Columbus, OH 43219

Comenity Bank/Value City Furniture Attn: Bankruptcy Po Box 182686 Columbus, OH 43218

Computer Credit, Inc 640 W. 4th Street Claim Dept 009500 Winston Salem, NC 27113-5328

Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873

Lou Harris Company 1040 S Milwaukee Ave Suite 110 Wheeling, IL 60090

Lvnv Funding Llc Po Box 10497 Greenville, SC 29603

LVNV Funding, LLC, its successors c/o Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587

Nationwide Credit & Collections Inc 815 Commerce Drive Suite 270 Oak Brook, IL 60523-8852

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Porania LLC PO Box 11405 Memphis, TN 38111

Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788

Receivables Performanc 20816 44th Ave W Lynnwood, WA 98036

Rush Oak Park Hospital 26099 Network Place Chicago, IL 60673-1260

Rush Oak Physicians Group 75 Remitttance Drive Dept 1620 Chicago, IL 60675

Rush University Medical Center PO Box 4075 Carol Stream, IL 60197

Tcf Mortgage Corporati Attn: Legal Dept 801 Marquette Ave Minneapolis, MN 55402 Tcf Mortgage Corporation Attn: Legal Dept 801 Marquette Ave Minneapolis, MN 55402

TCF National Bank c/o David T. Cohen and Assoc., LTD 10729 W. 159th Street Orland Park, IL 60467

The Bureaus Inc. 650 Dundee Rd Ste 370 Northbrook, IL 60062

Wells Fargo Bank NA d/b/a Wells Fargo Dealer Svcs PO Box 19657 Irvine, CA 92623-9657